

FACTS	WHAT DOES MERCER DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, disclose, and protect your personal information. Please read this notice carefully to understand how we process your personal information.
<b>What?</b>	The type of personal information we collect and share depends on the product or service we provide. This information may include: <ul style="list-style-type: none"> <li>▪ Social Security number and employment information</li> <li>▪ Insurance claims history and medical information</li> <li>▪ Credit-based insurance scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to conduct their everyday business activities. In the section below, we list the reasons financial companies may share their customers' personal information; the reasons Mercer chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mercer share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s)	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For compliance with applicable law—</b> such as to respond to court orders, subpoenas, legal investigations, or to report to credit bureaus	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	For questions regarding this notice only, email <a href="mailto:Privacycoordinator@Mercer.com">Privacycoordinator@Mercer.com</a> .
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Who we are	
<b>Who is providing this notice?</b>	Mercer Health & Benefits LLC; Mercer Health & Benefits Administration LLC, in CA d/b/a Mercer Health & Benefits Insurance Services LLC, and MMC Securities LLC member FINRA/SIPC. Main office: 1166 Avenue of the Americas, New York, NY 10036 (these entities collectively, "Mercer").

What we do	
<b>How does Mercer protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Mercer collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ apply for insurance; or</li> <li>▪ pay insurance premiums; or</li> <li>▪ file an insurance claim; or</li> <li>▪ provide employment information; or</li> <li>▪ give us your contact information.</li> </ul> <p>We also collect your personal information from other sources, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include Marsh &amp; McLennan Companies, Inc., Marsh LLC, Guy Carpenter &amp; Co., LLC, and Oliver Wyman Group.</p>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Mercer does not share your personal information with non-affiliates so that they may market to you.</p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Mercer does not engage in such joint marketing.</p>

Other important information	
<p><b>Nevada:</b> We are providing Nevada residents this notice under state law. If you prefer not to receive marketing calls from us, you will be placed on our Internal Do Not Call List. You may notify us at <a href="mailto:Privacycoordinator@Mercer.com">Privacycoordinator@Mercer.com</a>. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p> <p><b>California:</b> Under California law, we will not share information we collect about you with companies outside of Mercer, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide you with benefits to which you are entitled. We will limit sharing to the extent required by California law.</p> <p><b>Vermont:</b> Under Vermont law, we will not share information we collect about Vermont residents with non-affiliates, unless the law allows. For joint marketing, we will only disclose your name, contact information and information about your transactions. We will not share information about your creditworthiness with our affiliates except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	